

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DENNIS E. MALYSIAK                                  Case No. 07-71409  
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Debtors    §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2007.
- 2) The plan was confirmed on 11/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2010.
- 5) The case was dismissed on 05/28/2010.
- 6) Number of months from filing or conversion to last payment: 30.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,375.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 24,599.10
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 24,599.10</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,504.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,767.69
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,271.69</b>
Attorney fees paid and disclosed by debtor:	\$ 26.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CARPENTER LAW, P.C.	Lgl	3,500.00	3,530.00	3,530.00	3,504.00	0.00
CITIMORTGAGE INC	Sec	0.00	84,772.95	0.00	0.00	0.00
CITIMORTGAGE INC.	Sec	0.00	NA	NA	0.00	0.00
MCHENRY SVBK	Uns	0.00	NA	NA	0.00	0.00
MCHENRY SVBK	Uns	0.00	NA	NA	0.00	0.00
MCHENRY SVBK	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	10,860.00	10,860.45	10,860.45	3,294.08	0.00
BENEFICIAL ILLINOIS INC.	Uns	8,732.00	NA	NA	0.00	0.00
CACH LLC	Uns	10,860.00	NA	NA	0.00	0.00
CACV OF COLORADO LLC	Uns	505.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,253.00	1,294.26	1,294.26	392.56	0.00
PRA RECEIVABLES MANAGEMENT	Uns	952.00	952.11	952.11	288.78	0.00
B-REAL LLC	Uns	862.00	828.49	828.49	251.29	0.00
CITIBANK, N.A.	Uns	6,158.50	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	0.00	NA	NA	0.00	0.00
HFC	Uns	14,387.00	NA	NA	0.00	0.00
HFC	Uns	0.00	NA	NA	0.00	0.00
HFC	Uns	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
HFC	Uns	0.00	NA	NA	0.00	0.00
HFC - USA	Uns	0.00	NA	NA	0.00	0.00
HFC - USA	Uns	0.00	NA	NA	0.00	0.00
HFC - USA	Uns	0.00	NA	NA	0.00	0.00
HFC - USA	Uns	0.00	NA	NA	0.00	0.00
HSBC NV	Uns	468.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	632.22	632.22	191.76	0.00
ECAST SETTLEMENT	Uns	1,070.00	1,070.00	1,070.00	324.54	0.00
R FARRALES & ASSOCIATES LLC	Uns	39,000.00	44,739.36	44,739.36	13,569.90	0.00
PORTFOLIO RECOVERY	Uns	0.00	505.34	505.34	153.27	0.00
NEXCARD / MASTERTRUST	Uns	2,839.00	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Uns	2,569.00	2,839.45	2,839.45	861.23	0.00
NICOR GAS	Uns	86.00	NA	NA	0.00	0.00
NTB / CBSD	Uns	0.00	NA	NA	0.00	0.00
RJM ACQ LLC	Uns	95.00	NA	NA	0.00	0.00
TCF BANK	Uns	6,000.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL HOME	Uns	0.00	NA	NA	0.00	0.00
WFFINANCE	Uns	0.00	NA	NA	0.00	0.00
ROCHELLE MALYSIAK	Uns	0.00	NA	NA	0.00	0.00
NEXTCARD INC.	Uns	2,569.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 63,721.68</b>	<b>\$ 19,327.41</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,271.69
Disbursements to Creditors	\$ 19,327.41
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 24,599.10</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/16/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.